Fill in this information to identify your case:	
United States Bankruptcy Court for the: Eastern District of New York	
Case number (If known):	Chapter you are filing under:  ☑ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filling alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

÷	ri-1F Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	g of the state of t The state of the state o	and de kinde e Opportuiset in Address de Armania (n. 1900). B
	Write the name that is on your	Waldemar	inger in the second of the sec
	government-issued picture identification (for example,	First name	First name
	your driver's license or passport).	Ruiz Middle name	Middle name
	Bring your picture	Cruz	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2011/2013		tanda mengangan untangkan di pengangan pengangan dan selah kingan di pengangan diberi pengan dianggan di pengan	
2.	All other names you		en Maria
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
ļ ļ			
imeten)	STANCES PROGRAMMA SERVICE DE LA PORTE POR LA PORTE POR LA PORTE DE LA PORTE DE LA PORTE DE LA PORTE DE LA PORT		的。
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>0</u> <u>8</u> <u>9</u> <u>7</u>	xxx - xx
	number or federal	OR	OR
	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

Debtor 1		Last Manager and Control of the Cont	Case number (# known)
	First Name Middle Ne	rme Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
and Ide	y business names I Employer ntification Numbers N) you have used in	☑ I have not used any business names or EINs.	☑ I have not used any business names or EiNs.
the	last 8 years	Business name	Business name
	ude trade names and ng business as names	Business name	Business name
		EIN — - — — — — — — —	EIN
		EIN	EIN EIN
5. Wh	nere you live		If Debtor 2 lives at a different address:
		134 15 Sitka Street Number Street	Number Street
		Ozone Park NY 11417	City State ZIP Code
		City State ZIP Code  Queens	City State ZIP Code
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6. WI	ny you are choosing	стинестиноподносция диницинальный инфидиа и и и и и и и и и и и и и и и и и и	Check one:
	s district to file for nkruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
			_

Del	otor 1 First Name Middle Nam		Lant Mana	<del> </del>	Case number (# knd	own)			
	Firet Name Middle Nam	19	Last Name	•					
Pā	rt 2: Tell the Court Abou	it Your Ba	nkrupto	cy Case					
7.	The chapter of the Bankruptcy Code you		Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file	☑ Chapter 7							
	ulidei	Chap	ter 11			,			
		Chap	ter 12			:			
		☐ Chap	ter 13						
8.	How you will pay the fee	local yours subn with  I nee Appl  I req By la less pay 1	court for self, you nitting you nitting you a pre-pried to pay cation for uest that w, a judgithan 150 the fee in	r more details about how you may pay with cash, cashier's cour payment on your behalf, you need address.  If the fee in installments. If you in individuals to Pay The Filing it my fee be waived (You may ge may, but is not required to, work of the official poverty line the	nay pay. Typicall heck, or money ur attorney may pur attorney may pur choose this op Fee in Installment request this optiwaive your fee, and applies to you his option, you m	order. If your attorney is boay with a credit card or check tion, sign and attach the nts (Official Form 103A).  Ion only if you are filing for Chapter 7. Ind may do so only if your income is a family size and you are unable to ust fill out the Application to Have the			
9.	Have you filed for bankruptcy within the last 8 years?	☑ No ☐ Yes.		When When	MM / DD / YYYY	Case number			
10	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☑ No ☐ Yes.		When		Relationship to you Case number, if known			
						Relationship to you			
			District _	When	MM / DD / YYYY	Case number, if known			
11	. Do you rent your residence?	<b>v</b> No. □ Yes.	Presidence No.	r landlord obtained an eviction judg ce? Go to line 12.		and do you want to stay in your t Against You (Form 101A) and file it with			

ebtor 1 First Name Middle Nam	me Last Name	Case number (if known)					
Thursday Mada Hall							
art 3: Report About Any E	Businesses You Own as a S	Sole Proprietor					
. A	[74 · · · · · · · · · · · · · · · · · · ·						
2. Are you a sole proprietor of any full- or part-time	No. Go to Part 4.						
business?	Yes. Name and location of l	Yes. Name and location of business					
A sole proprietorship is a							
business you operate as an individual, and is not a	Name of business, if any	/					
separate legal entity such as							
a corporation, partnership, or LLC.	Number Street						
If you have more than one							
sole proprietorship, use a separate sheet and attach it							
to this petition.	City	State ZIP Gode					
	Oily	State Zii 0000					
	Check the appropriate	e box to describe your business:					
		ness (as defined in 11 U.S.C. § 101(27A))					
		Il Estate (as defined in 11 U.S.C. § 101(51B))					
	_ ~						
	<u> </u>	defined in 11 U.S.C. § 101(53A))					
		er (as defined in 11 U.S.C. § 101(6))					
	☐ None of the above	9					
are you a small business debtor? For a definition of small business debtor, see	☑ No. I am not filing under C ☐ No. I am filing under Chap	No. I am not filing under Chapter 11.  No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in					
11 U.S.C. § 101(51D).	the Bankruptcy Code.						
	Yes. I am filing under Chap Bankruptcy Code.	pter 11 and I am a small business debtor according to the definition in the					
art 4: Report if You Own	or Have Any Hazardous Pr	roperty or Any Property That Needs Immediate Attention					
	· · · · · · · · · · · · · · · · · · ·						
. Do you own or have any	☑ No						
property that poses or is	☐ Yes. What is the hazard?	?					
alleged to pose a threat of imminent and	Tos. What is the hazard:						
identifiable hazard to							
public health or safety? Or do you own any							
property that needs	if insura diata attantia	Observation with a three and O					
immediate attention?	ir immediate attentio	on is needed, why is it needed?					
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?							
	Where is the proper						
		Number Street					
•							
		City State ZIP Code					
		•					

Debtor 1	i		Case n	umber (if known)		
First Name Middle Nai		efing About Credit Counselin	*			
15. Tell the court whether	About Debtor 1		1987.7	About Debtor 2 (Spo	ouse Only in a Joint Case):	
you have received a briefing about credit	You must check one	<b>9</b> :		You must check one:		
counseling.  The law requires that you receive a briefing about credit	counseling age	efing from an approved credit ingrey within the 180 days before I uptcy petition, and I received a probletion.		counseling ager	fing from an approved credit acy within the 180 days before I ptcy petition, and I received a moletion.	
counseling before you file for bankruptcy. You must truthfully check one of the	Attach a copy of	the certificate and the payment you developed with the agency.	374 (34)	Attach a copy of t	the certificate and the payment you developed with the agency.	
following choices. If you cannot do so, you are not eligible to file.	counseling age	efing from an approved credit ency within the 180 days before I uptcy petition, but I do not have a empletion.	427	counseling ager	fing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.			ter you file this bankruptcy petition, copy of the certificate and payment		
can begin collection activities again.	services from a unable to obtai days after I ma	that I asked for credit counseling is from an approved agency, but was to obtain those services during the 7 ter I made my request, and exigent stances merit a 30-day temporary waiver equirement.		services from ar unable to obtain days after I mad	ked for credit counseling n approved agency, but was i those services during the 7 is my request, and exigent merit a 30-day temporary waiver ent.	
	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explain what efforts you made to obtain the briefing, you were unable to obtain it before you filed bankruptcy, and what exigent circumstances required you to file this case.		
	dissatisfied with	be dismissed if the court is your reasons for not receiving a your filed for bankruptcy.		dissatisfied with y	e dismissed if the court is your reasons for not receiving a ou filed for bankruptcy.	
	still receive a br You must file a agency, along v developed, if an may be dismiss Any extension o	itisfied with your reasons, you must iefing within 30 days after you file. certificate from the approved with a copy of the payment plan you ly. If you do not do so, your case ed.  of the 30-day deadline is granted and is limited to a maximum of 15		still receive a brie You must file a c agency, along wi developed, if any may be dismisse Any extension of	isfied with your reasons, you must afing within 30 days after you file. ertificate from the approved th a copy of the payment plan you r. If you do not do so, your case d.  It has 30-day deadline is granted at is limited to a maximum of 15	
	days.	required to receive a briefing about		days.	d to receive a briefing about	
		ing because of:		credit counsellr	ng because of:	
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after i reasonably tried to do so.	
· . :	☐ Active duty	<ul> <li>I am currently on active military duty in a military combat zone.</li> </ul>		Active duty.	l am currently on active military duty in a military combat zone.	
	briefing about o	ou are not required to receive a redit counseling, you must file a er of credit counseling with the cour		briefing about cr	u are not required to receive a edit counseling, you must file a r of credit counseling with the court.	

Debtor 1		Case number (if know	m)			
Firet Name Middle Na	me Last Name					
art 6: Answer These Que	estions for Reporting Purpos	ses				
6. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  □ No. Go to line 16b.					
	Yes. Go to line 17.					
	16b. <b>Are your debts prima</b> money for a business or ir	rily business debts? Business debts and a properties of the section of the sectio	are debts that you incurred to obtain business or investment.			
	☑ No. Go to line 16c. ☑ Yes. Go to line 17.					
	16c. State the type of debts yo	u owe that are not consumer debts or bus	ilness debts.			
7. Are you filing under Chapter 7?	☐ No. I am not filing under C	hapter 7. Go to line 18.	THE STATE OF THE S			
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expens  ☑ No ☐ Yes	eter 7. Do you estimate that after any exen es are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?			
8. How many creditors do	. <b>1</b> -49	1,000-5,000	25,001-50,000			
you estimate that you owe?	☐ 50-99 ☐ 100-199 ☐ 200-999	5,001-10,000 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000			
9. How much do you estimate your assets to be worth?	<b>☑</b> \$0-\$50,000 <b>□</b> \$50,001-\$100,000 <b>□</b> \$100,001-\$500,000 <b>□</b> \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	<b>☑</b> \$0-\$50,000 <b>□</b> \$50,001-\$100,000 <b>□</b> \$100,001-\$500,000 <b>□</b> \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion			
Part 7: Sign Below	was quodo juur qui minion	www.younger.your.				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	•	with the chapter of title 11, United States				
	I understand making a false st with a bankruptcy case can re 18 U.S.C. §§ 152, 1341, 1519	sult in fines up to \$250,000, or imprisonm	ig money or property by fraud in connection ent for up to 20 years, or both.			
	Signature of Debtor 1	ROIZ-Crul Signatu	ire of Debtor 2			
	Executed on <u>03 24</u>	2-1/ Execute	ed on			

First Name Middle N		Case number (# known)						
	Jame Last Name							
	u presentra de legacionas are policado dados abara abara de entra en escuesarente en escribir.							
or your attorney, if you are epresented by one	to proceed under Chapter 7, 11, 12, or 13 of title available under each chapter for which the person	ition, declare that I have informed the debtor(s) about eligibility  11, United States Code, and have explained the relief on is eligible. I also certify that I have delivered to the debtor(s)  2 a case in which \$ 707(b)(4)(D) applies, certify that I have no						
you are not represented y an attorney, you do not		the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.						
eed to file this page.	×	Date						
	Signature of Attorney for Debtor	MM / DD /YYYY						
	Michael L. Walker, Esq							
	Printed name							
	The Law Offices of Michael L. Walk	er						
	9052 Fort Hamilton Parkway							
	Number Street	, , , , , , , , , , , , , , , , , , , ,						
	Second Floor Suite							
	Brooklyn	NY 11209						
	City	State ZIP Code						
	Contact phone <u>(718)</u> 986-4274	Email address mwalker@michaelwalkerla						
	4515318	NY						

nformation to ide	ntify your case:		
First Name	Middle Name	Läst Name	
A FI-4N	1648- N	1 t N	
)) First Name	Middle Name	Last Name	
Bankruptcy Court for	the: Eastern District of N	ew York	
(If known)		<del></del>	
	Waldemar Rui First Name  First Name  Bankruptcy Court for	First Name Middle Name  Bankruptcy Court for the: Eastern District of N	Waldemar Ruiz Cruz  First Name Middle Name Last Name  First Name Middle Name Last Name  Bankruptcy Court for the: Eastern District of New York

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets		
	<b>Yo</b> ur asse Value of w	ots hat you own
Schedule A/B: Property (Official Form 106A/B)	\$	0.00
1a. Copy line 55, Total real estate, from Schedule A/B	¥	<del> </del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,585.00
1c. Copy line 63, Total of all property on Schedule A/B	<u> </u>	4,585.00
music summer and a	Ψ <u> </u>	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Part 2: Summarize Your Liabilities		
	Your list	
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$	0.00
3. Schedule E/F; Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$	105,903.76
Your total liabilities	\$	105,903.76
Part 3: Summarize Your Income and Expenses		
4. Schedule I: Your Income (Official Form 106I)	\$	4,000.00
Copy your combined monthly income from line 12 of Schedule I	Ψ	· ·
5. Schedule J: Your Expenses (Official Form 106J)		4,107.00
Copy your monthly expenses from line 22c of Schedule J	\$	7,107.00
		- populari na super supe

Debto	r 1 Waldemar Ruiz Cruz Cast	e number (if known)	
	Annuary Thomas Output to a Administrative and Statistical Department		
Part	4: Answer These Questions for Administrative and Statistical Records		
6. <b>A</b>	re you filing for bankruptcy under Chapters 7, 11, or 13?		
	☑ No. You have nothing to report on this part of the form. Check this box and submit this for ☑ Yes	rm to the court with your othe	r schedules.
7. <b>V</b>	/hat kind of debt do you have?	e toda e e e e e e e e e e e e e e e e e e e	
5	Your debts are primarily consumer debts. Consumer debts are those "incurred by an iffamily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpose.	individual primarily for a persones. 28 U.S.C. § 159.	onal,
C	Your debts are not primarily consumer debts. You have nothing to report on this part of this form to the court with your other schedules.	of the form. Check this box a	nd submit
	from the Statement of Your Current Monthly Income: Copy your total current monthly income 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	ome from Official	\$ 4,000.00
9. <b>C</b>	copy the following special categories of claims from Part 4, line 6 of Schedule E/F:  From Part 4 on Schedule E/F, copy the following:	Total claim	
ę	a. Domestic support obligations (Copy line 6a.)	\$0.00	
Ę	3b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00	
ę	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	
Ş	9d. Student loans. (Copy line 6f.)	\$0.00	
(	e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00	
ş	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00	_
(	∂g. <b>Total.</b> Add lines 9a through 9f.	\$ 0.00	-

Till in the information to identify the contract of the	i- Glinov		
Fill in this information to identify your case and the	is iling:		
Debtor 1 Waldemar Ruiz Cruz First Name Middle Name	Last Name		
Debtor 2			
(Spouse, if filling) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: Eastern District of			
Case number			Check If this is an
			amended filing
Official Form 106A/B			
Schedule A/B: Proper	for		12/15
	ns. List an asset only once. If an asset fits in more		
responsible for supplying correct information. If write your name and case number (if known). An   Part 1: Describe Each Residence, Building  1. Do you own or have any legal or equitable inte	plete and accurate as possible. If two married people more space is needed, attach a separate sheet to the swer every question.  3. Land, or Other Real Estate You Own or Havest in any residence, building, land, or similar prop	is form. On the top of a	
No. Go to Part 2.			
Yes. Where is the property?	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	d claims on Schedule D:
Street address, if available, or other description	☐ Condominium or cooperative☐ Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Land	\$	\$
City State ZIP Cod	☐ Investment property ☐ Timeshare	Describe the nature of	
State 21 Jour	Other	interest (such as fee the entireties, or a life	
	Who has an Interest in the property? Check one.		
County	☐ Debtor 1 only ☐ ☐ Debtor 2 only		
County	Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
	At least one of the debtors and another	(see instructions)	
	Other information you wish to add about this liproperty identification number:	em, such as local	
If you own or have more than one, list here:		The state of the s	NAMES OF THE PROPERTY OF THE P
	What is the property? Check all that apply.	Do not deduct secured cla the amount of any secure	
1.2.	☐ Single-family home ☐ Duplex or multi-unit bullding	Creditors Who Have Clair	ns Secured by Property.
Street address, If available, or other description	Condominium or cooperative	Current value of the	Current value of the
: 	☐ Manufactured or mobile home  ☐ Land	entire property?	portion you own?
	☐ Investment property	\$	<b>p</b>
City State ZIP Coo	Timeshare	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	Who has an interest in the property? Check one.		
	☐ Debtor 1 only Debtor 2 only		
County	Debtor 1 and Debtor 2 only	Check if this is co	ommunity property
	At least one of the debtors and another	(see instructions)	- , ,
	Other information you wish to add about this ite property identification number:	m, such as local	

Official Form 106A/B

Schedule A/B: Property

page 1

Debtor 1	Waldemar Ruiz		Case number (if known)			
	First Name Middle	Vame Last Name				
1.3.	er e	en anno en	What is the property? Check all that apply.  Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Street address, if available	, or other description	Duplex or multi-unit building Condominium or cooperative	Current value of the entire property?	88 P.A. (British Reliable Assis)	
	,		Manufactured or mobile home Land	\$	s	
			☐ Investment property	*	· · · · · · · · · · · · · · · · · · ·	
	City	State ZIP Code	☐ Timeshare	Describe the nature of		
			Other	interest (such as fee the entireties, or a life		
			Who has an Interest in the property? Check one.			
	County	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Debtor 1 only			
	County		Debtor 2 only	Check if this is co		
			Debtor 1 and Debtor 2 only	(see instructions)	mmunity property	
			☐ At least one of the debtors and another			
			Other information you wish to add about this ite property identification number:			
			II of your entries from Part 1, including any entries		\$0.00	
you r	lave attached for Part 1	. write that number	here			
own	that someone else drive	s. If you lease a vehicl	st in any vehicles, whether they are registered or le, also report it on Schedule G: Executory Contracts s, motorcycles	~		
Z Y	es					
3.1.	Make:	Honda	Who has an interest in the property? Check one.	Do not deduct secured cl		
• • • • • • • • • • • • • • • • • • • •	Model:	Accord	☑ Debtor 1 only	the amount of any secure Creditors Who Have Clair		
	Year:	2023	Debtor 2 only	260 260 260		
		90,000	Debtor 1 and Debtor 2 only	entire property?	Current value of the portion you own?	
	Approximate mileage: Other information:		At least one of the debtors and another		, -	
			☐ Check if this is community property (see	\$0.00	\$0.00	
	lease		instructions)			
lf vou	ı own or have more than	one, describe here:				
•	ı		Who has an interest in the property? Check one.	Do not deduct secured cl	aims or exemptions. Put	
3.2.	Make:	<del></del>	Debtor 1 only	the amount of any secure	id claims on <i>Schedule D:</i>	
	Model:		Debtor 2 only		ms Secured by Property.	
	Year:	<del></del>	Debtor 1 and Debtor 2 only		Current value of the	
	Approximate mileage:	fundamental and the same of th	At least one of the debtors and another	entire property?	portion you own?	
	Other information:		_	œ.	¢	
			Check if this is community property (see	\$	\$	
			instructions)			
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Official Form 106A/B

Schedule A/B: Property

page 2

tor 1	Waldemar Huiz Cruz First Name Middle Name	.sst Name				
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arren a	Mark Wall Control of the Control of	and the second s				
3.3.	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla			
	Model:	Debtor 1 only	the amount of any secured Creditors Who Have Claim			
		Debtor 2 only				
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	Other information:		<u>.</u>	_		
		☐ Check if this is community property (see	\$	\$		
		instructions)				
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	Model:	Debtor 1 only	Creditors Who Have Clair			
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Waldemar Ruiz Cruz Debtor 1 Case number (if known) Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware 2,500.00 Yes. Describe....... bed, dresser, table, chairs, couch 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections: electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe...... 1,500.00 cellphone, television 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe...... 9. Equipment for sports and hobbles Examples: Sports, photographic, exercise, and other hobby equipment; blcycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe...... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☑ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories 500.00 Yes. Describe........... jeans, shirts, shoes, jackets 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes, Describe...... 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe......

page 4

4,500.00

14. Any other personal and household items you did not already list, including any health aids you did not list

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached

for Part 3. Write that number here .....

Yes. Give specific information. .........

**☑** No

Waldemar Ruiz Cruz Debtor 1 Case number (If known)\_ **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes..... 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. 🛛 No ☐ Yes..... Institution name: Wells Fargo 85.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5, Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Z No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture Z No % of ownership: Name of entity:

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0%

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Yes, Give specific

information about

them.....

ebtor 1	Waldemar			Case number (# known)	
	First Name	Middle Neme	Lest Name		
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				le and non-negotiable instruments	
Negotia	able instruments	include personal c	hecks, cashiers'	' checks, promissory notes, and money orders. to someone by signing or delivering them.	
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Retiren	nent or pension	accounts			
Examp	les: Interests in I	RA, ERISA, Keogh	ı, 401(k), 403(b),	), thrift savings accounts, or other pension or profit-sharing plans	
<b>☑</b> No					
	s. List each count separately.	Type of account:	Institution na	name:	
			lam.		\$
		401(k) or similar pl			Ф.
		Pension plan:	<u> </u>		P
		IRA:			\$
		Retirement accour	nt:		\$
		Keogh:			\$
		Additional account			\$
		Additional account	<u></u>	The state of the s	\$
Ехатр	oles: Agreements inies, or others			you may continue service or use from a company ic utilities (electric, gas, water), telecommunications	
	s		Institution name	e or individual:	
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		Heating oll:			\$
		<del>-</del>	n rental unit:		\$
		Prepaid rent:			\$
		Telephone:	,		\$
		Water:	·		\$
		Rented furniture:			\$
		Other:			\$
3, <b>A</b> nnuit	ties (A contract f	or a periodic pavm	ent of money to	you, either for life or for a number of years)	
<b>⊠</b> No	-	1	, ,		
-	) 98	Issuer name and	description:		
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Debtor 1	vvaluemai huiz				Case number (# kr.	омл)	
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	C. §§ 530(b)(1), 529A			-,	,		
No							
☐ Yes		Institutio	n name and	description. Separately fi	e the records of any interest	s.11 U.S.C. § 521(c	):
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		<del>,</del>					<b>3</b>
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. Trusts, exercis	equitable or future in able for your benefit	nterests in	property (c	other than anything liste	d in line 1), and rights or p	oowers	
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	unds owed to you						
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	you already filed the	returns				State:	\$
	and the tax years					Local:	\$
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9. Family	support						
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Yes	s. Give specific informa	ation				Nimone	۵
						Alimony:	\$
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⊭хатр				nents, disability benefits, : ou made to someone else	sick pay, vacation pay, work	ers compensation,	
<b>⊠</b> No	•						
	s. Give specific informa	ation		Address of the state of the sta		aure aux incidentation haven terrations dans haven depreciate a personal record encount emergency.	
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Debtor 1		nuiz Ciuz		Case number (if known)	
	First Name	Middle Name	Lest Name		
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31. Interest	s in insurance	e policies			
	es: Health, disa	ability, or life insuran	ce; health savings accour	nt (HSA); credit, homeowner's, or renter's insurance	
<b>Z</b> I No					
L Yes.		urance company and list its value	Company name:	Beneficiary:	Surrender or refund value:
	Or cacif policy	and list its value			\$
					\$
					\$
					Ψ
If you ar	e the beneficia	-	from someone who has expect proceeds from a life	died insurance policy, or are currently entitled to receive	
✓ No					
☐ Yes.	Give specific	information	1		\$
			And the second s	and the section of th	inches accordance of
				vsuit or made a demand for payment	
·-	es: Accidents, o	employment dispute	es, insurance claims, or rig	ints to sue	
<b>2</b> No □ Yes	Describe cool	h claim		gypppyraus y kar jegu kapamanangan mengapamangan mengapamanan mengan mengan mengan kabungan mengapan m	
L Tes	. Describe eaci	II Claim			\$
34. Other co	ontingent and	unliquidated clain	ns of every nature, inclu	ding counterclaims of the debtor and rights	
to set o	ff claims	·	•	-	
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-	ancial assets y	you did not already	/ list		
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<b>≟</b> Yes	. Give specific	Information	Kadanan a maran memenambah dalampi, helempe Eduni Al-Me Andrika siyandik Ad-Madi (2007), seberah dalam 1971-1		\$
				any entries for pages you have attached	85.00
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	usper or mix ment for		mana salah sa mana sa m	out us no proprietation of specific roughly the last of the second of th	sam amin'ny fivondronan-kaominina dia kaominina dia kaomin
Part 5:	Describe	Any Business-	Related Property 1	ou Own or Have an Interest In. List ar	ny real estate in Part 1.
37. Do you	own or have a	any legal or equita	ble interest in any busin	ess-related property?	
-	Go to Part 6.		_		
☐ Yes	. Go to line 38.	•			
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					portion you own?
					Do not deduct secured claims or exemptions.
за Ассони	ite rocolvablo	or commissions y	ou already earned		** *** *** *** *** *** *** *** *** ***
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		rnishings, and sup			
Example				fax machines, rugs, telephones, desks, chairs, electronic de	evices
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Schedule A/B: Property

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	First Name	Middle Name	Last Name			
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	ery, fixtures, ec	auipment, supplies	you use in business, and to	ols of your trade		
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LI 168.	. Describe,	Name of entity:			vnership:	
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43. Custom	er lists, mailin	g lists, or other co	mpliations			:
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Yes.	•	include personally	/ identifiable information (as	lefined in 11 U.S.C. § 101(41A))?		:
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	siness-related	property you did n	ot already list			
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45. Add the	e dollar value o	of all of your entries	s from Part 5, including any	entries for pages you have attached	4	\$
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Part 6:	Describe A	nv Farm- and Co	mmercial Fishing-Related	Property You Own or Have an	Interest I	n.
	If you own o	r have an interest i	n farmland, list it in Part 1.			
					• • • • •	
		ıny legal or equitab	ble interest in any farm- or co	mmercial fishing-related property?		
	Go to Part 7.  Go to line 47.					
	. Go to lino 11 .					Current value of the
						portion you own?
						Do not deduct secured claims or exemptions.
47. <b>Farm</b> a	nimals					
Exampl	<i>les</i> : Livestock, p	oultry, farm-raised f	fish			
☑ No					×	
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Fill in Abio i	-format	ion to identify your cons			
FIII IX UNS I		on to identify your case:			
Debtor 1	Piret Nam	emar Ruiz Cruz  Middle Name	Last Name		
Debtor 2 (Spouse, if filing	g) First Nam	e Middle Name	Last Name		
United States	s Bankrup	tcy Court for the: Eastern Distric	t of New York		
Case numbe	r				☐ Check if this is an
(If known)					amended filing
<b>○</b> €€! =! = !	C	1000			
Official				<b>.</b> . <b>.</b>	1
Sche	dule	C: The Pro	perty You	Claim as Exempt	04/16
Using the pro	perty yo	u listed on Schedule A/B: Pro	perty (Official Form 106A	gether, both are equally responsible for s /B) as your source, list the property that	you claim as exempt. If more
-		ut and attach to this page as i number (if known).	many copies of Part 2: At	dditional Page as necessary. On the top	or any additional pages, write
For each ite	m of pro	perty you claim as exempt,	you must specify the a	mount of the exemption you claim. Or	ne way of doing so is to state a
specific doll	lar amou	nt as exempt. Alternatively,	, you may claim the full	fair market value of the property bein	g exempted up to the amount
of any applic	cable sta unds—n	ntutory limit. Some exemptic nav be unlimited in dollar an	ons—such as those for nount. However, if vou	health aids, rights to receive certain b claim an exemption of 100% of fair ma	rket value under a law that
limits the ex	cemption	to a particular dollar amou	nt and the value of the	property is determined to exceed that	amount, your exemption
would be lin	nited to t	the applicable statutory amo	ount.		
Part 1:	Identif	y the Property You Clain	n as Exempt		
		•		your spouse is filing with you.	
		ning state and federal nonbar ning federal exemptions. 11 l		U.S.C, § 522(b)(3)	
<b>42</b> 100	are oran	ming todalar oxemptions.	0.0.0. 3 022(0)(2)		
2. For any	, propert	y you list on Schedule A/B	that you claim as exem	pt, fill in the information below.	
	61.00 MAC 1 E. 60	e en el 18 au br>Le commence de la commence de l			
		n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief descrip	ation:	Household Goods	\$ 4,585.00	<b>Z</b> \$	11 U.S.C. 522(d)(3)
Line fro				100% of fair market value, up to	
Schede	ule A/B:			any applicable statutory limit	
Brief			\$	<b>□</b> \$	
descrip			Ψ	100% of fair market value, up to	
	ule A/B:	<del></del>		any applicable statutory limit	
Brief	ation.		\$	<b>□</b> \$	
descrip Line fro				100% of fair market value, up to	
	ule A/B:			any applicable statutory fimit	
3. Are vo	u claimi	ng a homestead exemption	of more than \$160.375?		
				es filed on or after the date of adjustmen	i.)
₹ IZÍ No			•		
. ☐ Yes	s. Did vo	u acquire the property covere	d by the exemption within	1,215 days before you filed this case?	

No Yes

Debtor 1

Waldemar	Ruiz Cruz		Case number (if known)
Giret Name	Middle Name	I set Nama	

Part 2:	Additional	Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	\$		
Line from Schedule A/B:		100% of fair market value, up to any applicable statutory limit	
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Line from Schedule A/B:		100% of fair market value, up to any applicable statutory limit	
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description: Line from Schedule A/B:	¥	100% of fair market value, up to any applicable statutory limit	
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Brief description:	\$	_ 🗆 \$	
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Brief description:	\$	\$	
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Brief description:	. \$	\$	
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Fill in this information to identify your cas	se:				
Debtor 1 Waldemar Ruiz Cruz		_			
First Name Middle t	Name Last Name				
Debtor 2 (Spouse, if filing) First Name Middle I	Name Last Name				
United States Bankruptcy Court for the: Eastern I	District of New York				
Case number (If known)				Check it	
				amende	d filing
065 1 1 5 4000					
Official Form 106D					
Schedule D: Creditor	s Who Have Claims	Secure	ed by Prop	erty	12/15
Be as complete and accurate as possible information. If more space is needed, cop additional pages, write your name and ca  1. Do any creditors have claims secured in the information below.  Yes. Fill in all of the information below.	y the Additional Page, fill it out, numb se number (if known). by your property? m to the court with your other schedules	er the entries, a	ind attach it to this	form. On the top of	any
11.4.110					
Part 1: List All Secured Claims			Column A	Column B	Column C
<ol><li>List all secured claims. If a creditor has for each claim. If more than one creditor As much as possible, list the claims in alp</li></ol>	has a particular claim, list the other credi habetical order according to the creditor	tors in Part 2.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
	Describe the property that secures the	e claim:	. <b>S</b>	s compression de la compressio	\$
Creditor's Name					
Number Street	As of the date you file, the claim is: 0	hock all that annly			
	Contingent	HOOK OIL BIOK DPPIY			
	Unliquidated				
City State ZIP Code	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	An agreement you made (such as mo	tgage or secured			
Debtor 2 only	car loan)  Statutory lien (such as tax lien, mecha	nio's lion)			
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Judgment lien from a lawsuit	ilic s lielt)			
At least one of the debtors and another	Other (including a right to offset)		<b>→</b>		
☐ Check if this claim relates to a community debt			Λ.		
Date debt was incurred	Last 4 digits of account number				
2.2	Describe the property that secures to	ne ciaim:	\$	Section of the sectio	\$
Creditor's Name	- Describe the property that scottles to		7		,
Number Street	_		_		
	As of the date you file, the claim is: 0	Check all that apply	•		
	─ ☐ Contingent ☐ Unliquidated				
City State ZIP Code	Disputed				
Who owes the debt? Check one.	Nature of Ilen. Check all that apply.				
Debtor 1 only		stance or constant			
Debtor 2 only	<ul> <li>An agreement you made (such as mo car loan)</li> </ul>	ingage or secured			
Debtor 1 and Debtor 2 only	☐ Statutory llen (such as tax lien, mech	anic's lien)			
At least one of the debtors and another	Judgment llen from a lawsuit				
Check if this claim relates to a	Other (including a right to offset)				
community debt					
Date debt was incurred	Last 4 digits of account number		A CONTRACTOR OF THE PARTY OF TH	the control of the co	Three Tenesia merenda meren

Add the dollar value of your entries in Column A on this page. Write that number here:

Debtor 1	Waldemar Ruiz Cruz First Name Middle Name	Lest Name Case num	ber (# known)		<del></del> .
Part 1:	Additional Page After listing any entries on this pa by 2.4, and so forth.	ge, number them beginning with 2.3, followed	Column A  Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
		Describe the property that secures the claim:	\$	\$	\$
Creator	's Name				,
Number	Street				
	a	As of the date you file, the claim is: Check all that apply.	•		
	01-1- 7/D O-1-	Contingent			
City	State ZIP Code	☐ Unliquidated☐ Disputed			
Who ow	es the debt? Check one.	Nature of lien. Check all that apply.			
	tor 1 only	☐ An agreement you made (such as mortgage or secured			
	or 2 only	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
	tor 1 and Debtor 2 only ast one of the debtors and another	Judgment (len from a lawsuit)			
	ck If this claim relates to a	Other (Including a right to offset)			
	imunity debt				
Date de	bt was incurred	Last 4 digits of account number	REAR TO THE TOTAL STATE OF THE	entangs and enthodology in the control of the contr	77224 : N 786 / 22227 75 (FT) EA H-LE SHOWN LA COMPOSITION (SEE SHOW)
		Describe the property that secures the claim:	\$	\$	\$
Creditor	r's Name		1		
Number	r Street		j		
	·	As of the date you file, the claim is: Check all that apply.			
		☐ Contingent ☐ Unilquidated			
City	State ZIP Code	Disputed			
Who ov	ves the debt? Check one.	Nature of lien. Check all that apply.			
	for 1 only	An agreement you made (such as mortgage or secured			
	tor 2 only tor 1 and Debtor 2 only	car loan)  Statutory llen (such as tax lien, mechanic's lien)			
	east one of the debtors and another	Judgment lien from a lawsuit			
☐ Che	eck if this claim relates to a	Other (including a right to offset)			
	nmunity debt				
Date de	ebt was incurred	Last 4 digits of account number	ek (nggyanggangangangangkan kan pantugan kan kan an madak di Kilaban, handi di Kil	ON SOLVEN AND ON THE SOURCE AND	erganyangan namunikan sebiah Palis CalabiNi R
		Describe the property that secures the claim:	\$	\$	.\$
Credito	r's Name				
Numbe	r Street				
	•	As of the date you file, the claim is: Check all that apply	_		
		Contingent	•		
City	State ZIP Code	☐ Unliquidated ☐ Disputed			
Who ov	wes the debt? Check one.	Nature of lien. Check all that apply.			
1	otor 1 only otor 2 only	An agreement you made (such as mortgage or secured car loan)			
[	otor 2 only otor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's lien)			
i	east one of the debtors and another	Judgment fien from a lawsuit			
	eck if this claim relates to a mmunity debt	Other (including a right to offset)	<u></u>		
-	ebt was incurred	Last 4 digits of account number			
	Add the dollar value of your entries	in Column A on this page. Write that number here		7	
化基础 机压缩		add the dollar value totals from all pages.	* <u>Y</u>	Ħ	
		add the dough value totals more an bases.	\$		

ebtor 1		aldemar Ruiz Cruz	Last Name		Case number (if known)
Part 2:	L	ist Others to Be Notific	ed for a Debt	That You Aiready	Listed
agency i you hav	is tryi: e mor	ng to collect from you for a c	debt you owe to of the debts that	someone else, list the you listed in Part 1, li	a debt that you already listed in Part 1. For example, if a collection a creditor in Part 1, and then list the collection agency here. Similarly, if st the additional creditors here. If you do not have additional persons to
7	11.0 * * * * *	t de la grande de la grande de la general de la grande de	Company of the State of the Sta	The state of the s	On which line in Part 1 did you enter the creditor?
Nam	е				Last 4 digits of account number
Num	ber	Street			
			V		- · · - · (
City	State of Control of the	efini – efini par deligi ne matala da	State	ZIP Code	
					On which line in Part 1 did you enter the creditor?
Nam	е				Last 4 digits of account number
Num	ber	Street			
City			State	ZIP Code	
	PARTY TOTAL PARTY	TRAINETT PONTERS (* 17 MAI) 19 MAI	en e	se german van troprinsinger i generaliste gestelle de verteeld beverte de verteeld beverte de verteeld beverte	On which line in Part 1 did you enter the creditor?
Nam	lame Last 4 dig	Last 4 digits of account number			
Numbe	ber	Street			
City			State	ZIP Code	7
	andren et et een	nder eines Personale Ausstralie der der Sterner der Ausstralie der Ausstralie der Ausstralie der Ausstralie Au	Marketone and occupation of the second	illigilen stammat kommerikanna kilmmerik seur sena stenen eta sepa eta sepa se	On which line in Part 1 did you enter the creditor?
Nam	16				Last 4 digits of account number
Num	ıber	Street	<del></del>		
City			State	ZIP Code	= ; : = ;
	r a sucerno a carsu	escala com a materia com a maior a societa de material de material de la 1960 y 1960 y 1960 y 1960 y 1960 y 19	шүз-даштегиялыкалыкатында жана	man amministration for any or service or ser	On which line in Part 1 did you enter the creditor?
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Num	nber	Street			
					_
City		reare, enterpresenta, el entre e l'actue vestionne (m. 1920) elle (il est entre l'entre d'Artine d'Art	State	ZIP Code	entermination of the company of the
Nan	ne		<u></u>		On which line in Part 1 did you enter the creditor?  Last 4 digits of account number
Nun	nber	Street			
City	<del></del>		State	ZIP Code	<del></del>

Fill i	n this information to identify your case:				
Debte	or 1 Waldermar Ruiz Cruz	Lest Namo			
Debte					
(Spou	se, If filling) First Name Middle Name	Lest Name			
Unite	d States Bankruptcy Court for the: Eastern District of	New York			and if the large
Case	number				eck if this is an ended filing
(If kn	own)			<del></del>	.4
Offi	cial Form 106E/F				
Sc	hedule E/F: Creditors W	ho Have Unsecured Clain	15		12/15
List ti A/B: I credit needs any a	ne other party to any executory contracts or u  Property (Official Form 106A/B) and on Schedu  ors with partially secured claims that are liste  od, copy the Part you need, fill it out, number to  dditional pages, write your name and case nu		st executory c Official Form 1 ed by Propert	ontracts on 106G). Do n y, If more s	Schedule ot include any pace is
Part	List All of Your PRIORITY Unsecure	ed Claims			
_	o any creditors have priority unsecured claims	s against you?			
-	No. Go to Part 2.				
	] Yes.	editor has more than one priority unsecured claim, list t	ne creditor sen	arately for e	ach claim For
	sch claim listed, identify what type of claim it is. If	a claim has both priority and nonpriority amounts, list the	at claim here a	and show bo	th priority and
no	onpriority amounts. As much as possible, list the	claims in alphabetical order according to the creditor's n Part 1. If more than one creditor holds a particular clain	ame. If you ha	ve more that creditors in l	n two priority Part 3
		nstructions for this form in the instruction booklet.)	i, not the other		
1. DAY 60		entalista tartitudus (1956 p. 1977 p. 1977 p. 1977 p. 1974 p. Tartitudus tartitudus (1956 p. 1974 p.	Total claim	Priority amount	化环烷酸 化二氯化甲基磺胺二甲基甲基甲基磺胺二甲基甲基甲基
2.1			\$	S	\$
	Priority Creditor's Name	Last 4 digits of account number	V		
		When was the debt incurred?			
	Number Street	5 - 5 the date was Sile the playing in Charle of the annual	.,		
		As of the date you file, the claim is: Check all that appl	y.		
	City State ZIP Code	☐ Contingent ☐ Untiquidated			
5	Who Incurred the debt? Check one.	Disputed			
	Debtor 1 only				
[	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	At least one of the debtors and another	Domestic support obligations			
	☐ Check if this claim is for a community debt	Taxes and certain other debts you owe the government  Claims for death or personal injury while you were			
	Is the claim subject to offset?	intoxicated			
	□ No	Other. Specify	-		
	☐ Yes		egneramakinin dibilatera sar		OK LANDS MANAGEMENT AND TO SERVE AND
2.2		Last 4 digits of account number	\$	\$	\$
	Priority Creditor's Name	When was the debt incurred?	·		
1	Number Street	A Cate data and file the state in Charles of the	li z		
1		As of the date you file, the claim is: Check all that app	ıy.		
	Ott. 715 C-1-	☐ Contingent ☐ Unliquidated			
	City State ZIP Code	☐ Disputed			
	Who incurred the debt? Check one.  Debtor 1 only	·			
1	Debtor 2 only	Type of PRIORITY unsecured claim:			
ļ	,	Domestic support obligations			

intoxicated

Other. Specify \_\_\_

Taxes and certain other debts you owe the government

☐ Claims for death or personal injury while you were

☐ No ☐ Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim is for a community debt

Waldermar Ruiz Cruz Dehtor 1 Case number (# known) Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Nonpriority amount amount Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. ☐ Contingent ZIP Code Unliquidated State Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a community debt Other, Specify is the claim subject to offset? ☐ No ☐ Yes Last 4 digits of account number \_\_\_ \_\_ \_\_ Priority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent ■ Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only ■ Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were Intoxicated ☐ Check if this claim Is for a community debt Other. Specify Is the claim subject to offset? ☐ No ☐ Yes Last 4 digits of account number \_\_\_\_ \_\_\_ Priority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent ☐ Unliquidated State ZIP Code ☐ Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal Injury while you were Intoxicated ☐ Check if this claim is for a community debt Other. Specify Is the claim subject to offset? □ No Yes

Debtor 1		Waldermar Ruiz Cruz First Name Lest Name			Case number (# known)				
		\							
Par	t 2:	List All of Your NONPRIOR	ITY Unse	cured Claims					
		y creditors have nonpriority uns . You have nothing to report in this s		= =		t the second			
1	nonprid nclude	ority unsecured claim, list the cred	itor separat itor holds a	elv for each clair	order of the creditor who holds each claim. If a creditor has n. For each claim listed, identify what type of claim it is. Do not I list the other creditors in Part 3.If you have more than three non	list clai priority	ms already		
4.1		nda Financial Services			Last 4 digits of account number 6 8 9 2	<b>.</b>	27,212.74		
	•	lority Creditor's Name			When was the debt incurred?	<b>⊅</b>			
	Numbe	Box 70252 er Street			-				
		adelphia	PA	19176					
	City		State	ZIP Code	As of the date you file, the claim is: Check all that apply.				
	-	incurred the debt? Check one.			Contingent Unliquidated				
		ebtor 1 only ebtor 2 only			Disputed				
		ebtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:				
	☐ A	t least one of the debtors and another			☐ Student loans				
		Check if this claim is for a commun	alty debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	is the	e claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts  Other. Specify				
	₩ N				Grief, Specify				
	entares restricted and according	entra en procesa de transmissión de contra de la contra de La contra de la cont	arancis instrumentalis (massach).	STREET, AND THE STREET, AND TH	Last 4 digits of account number 7 5 3 3	¢	5,470.00		
4.2		edom Road Financial  fority Creditor's Name			Last 4 digits of account number	Φ	0, ., 0.44		
		Box 4597			Tribil Has the dest modified.				
	Numbe			**	_				
		k Brook	<u>IL</u>	60522	As of the date you file, the claim is: Check all that apply.				
	City		State	ZIP Code	Contingent				
		incurred the debt? Check one.			☐ Unliquidated ☐ Disputed				
		Debtor 1 only Debtor 2 only			- Disposed				
	_	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:				
	☐ A	At least one of the debtors and another			Student loans				
	Шo	Sheck if this claim is for a commu	nity debt		<ul> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> </ul>				
	ls th	e claim subject to offset?	_		Debts to pension or profit-sharing plans, and other similar debts	i			
	<b>⊠</b> N	No.			Other. Specify				
	Y	OS	mana salah karata salah karata karata karat	access the said committee of the said of t		<b>А</b> СТИНИТИЗАСТВ			
4.3		st Tech Federal Credit Unio			Last 4 digits of account number 7 5 4 3	\$	4,581.00		
,		Box 2780			When was the debt incurred?				
	Numb			2722					
	City	rtland	OR State	97208 ZIP Code	As of the date you file, the claim is: Check all that apply.				
	•	. I I. I. I. I. I. I. I. I. I	J		☐ Contingent				
		o Incurred the debt? Check one. Debtor 1 only			☐ Unliquidated				
		Debtor 1 only Debtor 2 only			☐ Disputed				
-		Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:				
		At least one of the debtors and another		•	☐ Student loans				
		Check if this claim is for a commu	nity debt		Obligations arising out of a separation agreement or divorce				
	ls th	ne claim subject to offset?			that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	e.			
	<u> </u>				Other. Specify				
	□ Y	Yes							

Debtor 1

Waldermar Ruiz Cruz
First Name Middla Name Lest Name

Case number (if known)\_\_\_\_

Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

Bridgecrest Ionpriority Creditor's Name		· · · · · · · · · · · · · · · · · · ·	Last 4 digits of account number	<u>\$ 40,071.</u>
PO Box 842695			When was the debt incurred?	
umber Street _os Angeles	CA	90084	As of the date you file, the claim is: Check all that apply.	
lty	State	ZIP Code	Contingent	
Who incurred the debt? Chec	ak ana		Unliquidated	
To be to 1 only	x one.		Disputed .	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			Student loans	
At least one of the debtors at	nd another		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for	a community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset	?		Other. Specify	
No				
Yes			UUSE 24 HARRI I PRERINGIAN SERNISUUN NOOVALUN NUUSUN NOOTEUN NEUGONAN OON OON OON OON OON OON OON OON OON	
BMW Financial Service	<b>es</b>	nnes anne ann a tha ann ann ann ann ann ann ann ann ann a	Last 4 digits of account number	s <u>9</u> :
lonpriority Creditor's Name				
PO Box 78103				
lumber Street Phoenix	AZ	85062	As of the date you file, the claim is: Check all that apply.	
ity	State	ZIP Code	Contingent	
Who incurred the debt? Che	ck one		Unliquidated	
Vno incurred the debir Che Debtor 1 only	on Oile.		Disputed	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			Student loans	
At least one of the debtors a	nd another		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for	a community debt		you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset	1?		Debts to pension or profit-snaring plans, and other similar debts  Other. Specify	
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Capital One Credit Ca	rd	er en	Last 4 digits of account number 3 9 4 9	<sub>\$</sub> 2,6
lonpriority Creditor's Name			When was the debt incurred?	
PO Box 4069			*** IGH 4509 MG 4607 HIPRISAN:	
Number Street  Carol Stream	IL		As of the date you file, the claim is: Check all that apply.	
Dity	State	ZIP Code	₩ Confingent	
Manimorral the delay of	als and		Unliquidated	
Who incurred the debt? Che	GK ONE.		☐ Disputed	
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			Student loans	
At least one of the debtors a	and another		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for	a community debt		you did not report as priority claims	
s the claim subject to offse	<del>-</del>		Debts to pension or profit-sharing plans, and other similar debts  Other. Specify	

Waldermar Ruiz Cruz Debtor 1 Case number (if known) **List All of Your NONPRIORITY Unsecured Claims** Part 2: 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ∡ Yes 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim SYNCHRONY BANK/ AMAZON Last 4 digits of account number 2 8 0 2 5,601.00 Nonpriority Creditor's Name When was the debt incurred? PO BOX 71711 Number **PHILADELPHIA** 19176 As of the date you file, the claim is: Check all that apply. ZIP Code Contingent Who incurred the debt? Check one. **Unliquidated** ☐ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only At least one of the debtors and another ☐ Student loans Obligations arising out of a separation agreement or divorce Check if this claim is for a community debt that you did not report as priority claims is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts Other, Specify Z No ☐ Yes 1,020.64 Last 4 digits of account number 8 4 6 7 APPLE MASTERCARDGOLDMAN SACHS BANK Nonpriority Creditor's Name When was the debt incurred? PO BOX 7247 As of the date you file, the claim is: Check all that apply. **PHILADELPHIA** PA 19176 ZIP Code Contingent Unliquidated Who incurred the debt? Check one. ☐ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce ☐ Check if this claim is for a community debt that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? Other, Specify V No ☐ Yes CREDIT ONE BANK Last 4 digits of account number 7 6 9 3 1,357.27 Nonpriority Creditor's Name When was the debt incurred? PO BOX 60500 Number Street CITY OF INDUSTRY. CA 19176 As of the date you file, the claim is: Check all that apply. State ZIP Code Contingent Who incurred the debt? Check one. Unliquidated Debtor 1 only Disputed Debtor 2 only Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ₩ No Other, Specify Yes

Case number (if known)\_

Waldermar Ruiz Cruz

Debtor 1

Your NONPRIORITY Unsecured Claims — Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Last 4 digits of account number 4 6 2 5 s 1,063.42 CREDIT ONE BANK Nonpriority Creditor's Name When was the debt incurred? PO BOX 60500 Number Street As of the date you file, the claim is: Check all that apply. CITY OF INDUSTRY CA 91716 State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another  $\hfill \Box$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify Mo No ☐ Yes Last 4 digits of account number 5 0 8 8 710.25 CREDIT ONE BANK Nonpriority Creditor's Name When was the debt incurred? PO BOX 60500 Street As of the date you file, the claim is: Check all that apply. CITY OF INDUSTRY CA 91716 State ZIP Code ☐ Unliquidated Who incurred the debt? Check one. ☐ Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify\_ ₩ No 🔲 Yes s 15,159.68 Last 4 digits of account number 1 8 4 0 UPGRADE FINANCIAL Nonpriority Creditor's Name When was the debt incurred? 2 N. CENTRAL AVENUE, Floor 10 Number Street As of the date you file, the claim is: Check all that apply. **PHOENIX** ΑZ 85004 ZIP Code ₩ Contingent Unliquidated Who incurred the debt? Check one. □ Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Debtor 1 and Debtor 2 only ■ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other, Specify M No ☐ Yes

Debtor 1

Part 3:

Waldermai	r Ruiz Cruz		Case number (if known)	
Elect Marrie	Middle Name	Lest Name	-	

## List Others to Be Notified About a Debt That You Already Listed

				On which entry in Part 1 or Part 2 did you list the original creditor?
Name				
Number	Street	•		Line of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Mathodi	Stroot			
.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				Last 4 digits of account number
City	***************************************	State	ZIP Code	
				On which entry in Part 1 or Part 2 dld you list the original creditor?
Name				Line of (Check one):  Part 1: Creditors with Priority Unsecured Claims
Number	Street			Part 2: Creditors with Nonpriority Unsecured
				Claims
- T		State	ZIP Code	Last 4 digits of account number
City 		SIBIC	ZIT Ç000	
Name	,			On which entry in Part 1 or Part 2 did you list the original creditor?
				Line of (Check one): 🚨 Part 1: Creditors with Priority Unsecured Claims
Number	Street	.,		Part 2: Creditors with Nonpriority Unsecured
				Claims
City		State	ZIP Code	Last 4 digits of account number
THE PROPERTY AND	er warren i emili dia pigori en Arres Liber Germani	Marketon and the Williams Security	our and Fillips, FILE The second	On which entry in Part 1 or Part 2 did you list the original creditor?
Name				
				Line of (Check one): Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured
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City	ana akkana maja nda sama katana mana akkana mana akkana akkana akkana akkana akkana akkana akkana akkana akkan	State	ZIP Code	Last 4 digits of account number
				On which entry in Part 1 or Part 2 did you list the original creditor?
Name				Line of (Check one):  Part 1: Creditors with Priority Unsecured Claim
Number	Street			☐ Part 2: Creditors with Nonpriority Unsecured
				Claims
				Last 4 digits of account number
City		State	ZIP Code	
Name				On which entry in Part 1 or Part 2 did you list the original creditor?
				Line of (Check one):  Part 1: Creditors with Priority Unsecured Claim
Number	Street			Part 2: Creditors with Nonpriority Unsecured Claims
		<del></del>		Ciains
City		State	ZIP Code	Last 4 digits of account number
orandu saurerus elektrolisti	egynyssen variantus syverneyt (16004) jihi varian sar	त्रक्रकारात्राच्याः स्थापनासम्बद्धाः स्थापनासम्बद्धाः स्थापनासम्बद्धाः स्थापनासम्बद्धाः स्थापनासम्बद्धाः स्थाप	THE RESERVE AND ASSESSMENT OF THE PARTY OF T	On which entry in Part 1 or Part 2 did you list the original creditor?
Name				
Number	Street			Line of (Check one): Part 1: Creditors with Priority Unsecured Claim
realine)	April April 6			Part 2: Creditors with Nonpriority Unsecured Claims

	Valdermar Ruiz Cru			Cas	se number (#known)		
	irst Name Middle Nams	Last Name					
Part 4: A	ld the Amounts for	Each Type of Unsecured Clair	n				
6. Total the a	mounts of certain type mounts for each type	es of unsecured claims. This infor of unsecured claim.	mation	is for statist	ical reporting purpos	es only. 28 U.S.(	C. § 159.
				Total cla	l <b>im</b>	:	
Total claims	6a. Domestic support	t obligations	6a.	\$	0.00		
from Part 1	6b. Taxes and certain government	n other debts you owe the	6b.	\$	0.00		
	6c. Claims for death of intoxicated	or personal injury while you were	6c.	\$	0.00		
	6d. <b>Other</b> . Add all other Write that amount	er priority unsecured claims. here.	6d.	+ <sub>\$</sub>	105,903.76		
	6e. <b>Total.</b> Add lines 6a	a through 6d.	6e.	\$	105,903.76		
				Total cla	ilm		
Total claims	6f. Student loans		6f.	\$	.,		
from Part 2	6g. Obligations arising or divorce that you claims	ng out of a separation agreement ou did not report as priority	6g.	\$	······································		
	6h. Debts to pension similar debts	or profit-sharing plans, and other	6h.	\$			
	6i. Other, Add all other Write that amount	er nonpriority unsecured claims. here.	61.	+ \$		_	
	6j. Total. Add lines 6f	through 6i.	6j.	\$			
J 1000	and the second s			80- an dan 10 desember			

Fill in this in	formation to ide	entify your case:		
Debtor	Waldemar Ri	uiz Cruz		
	First Name	Middle Name	Last Name	
Debtor 2		About 12	1 4 21	
(Spouse If filing)	First Name	Middle Name	Last Name	
United States i	Bankruptcy Court fo	or the: Eastern District of Ne	ew York	
Case number				
(If known)				

### Official Form 106G

# Schedule G: Executory Contracts and Unexpired Leases

12/15

an

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
   No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   Yes. Fill in all of the Information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person o	r company w	ith whom you	have the contract or lease	State what the contract or lease is for
2.1	Honda	Financial 9	Services	. General in the Greek of the Property of the Section of the Secti	Honda Accord 2023 Auto Lease
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	Number Philade	Street	PA	19176	
ensorem g	City	or which the management where we	State	ZIP Code	(1975年) 1975年 - 1975年
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berwa	City	r ski, skom stipaskom met	State	ZIP Code	
2,3					
The second second	Name				
- Company	Number	Street			<del></del>
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2.4	Name	<del> </del>			
Control de	Number	Street	-		
The reality	City	at the transition of the first	State	ZIP Code	
2.5	Name				
1. T. C.	Number	Street			
1	City		State	ZIP Code	

Debto	r 1	Waldemar Ruiz Cruz			Case number (# known)		
		First Name	Middle Name	Last Name			
		Additiona	l Page if You Ha	ave More Contracts or Lea	ases		
	Boroor		greens and general territories.	have the contract or lease	What the contract or lease is for		
	reisoi	i oi compan	y with whom you	have the contract of least			
2. <u>2</u>							
	Name						
	Number	r Street					
	City		State	ZIP Code			
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-	City		State	ZIP Code			

Debor 1 Waldemar Ruiz Cruz Finiture Listown Li	Fill in this	information to i	dentify your case:		
Test have:    Debier 7   Gepairs #filin; Fastlans   Test have   Te					•
United States Bankrupticy Count for that: Eastern District of New York  Case number    Check if this is an amended filing   Check if this is an amended filing   Conditions are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married ages fills toughts, both are caught responsible for any debts you may have. Be as complete and accurate as possible. If two married ages, fill is out, and number the entries in the boxes on the left. Attach the Additional Pages to this page. On the top of any Additional Pages, fill it out, and number the entries in the boxes on the left. Attach the Additional Pages to this page. On the top of any Additional Pages, write your name and case number (if known), Answer every question.    Do you have any codebtora? (if you are filing a joint case, do not \$8 tellher spouse as a codebtor.)   Value of the last 8 years, have you lived in a community property state or territory? (Community property atases and territories include Artzone, California, Letaho, Louisiana, Nevada, New Mexico, Puerto Rico, Taxae, Washington, and Wisconsin.)   Value of No. Go to line 3.	Debtor 1			Last Name	
Case number (rinami)    Check if this is a strended filing		ng) First Name	Middle Name	Last Name	_
Case number (rinami)    Check if this is a strended filing	United State	s Bankruptcy Court	t for the: Eastern District of Ne	ew York	
Official Form 106H  Schedule H: Your Codebtors  12/15  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two merried people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy that Additional Pages, write your name and care number (if known). Answer every question.  1. Do you have any codebtors? (if you are filing a joint case, do not list either spouse as a codebtor.)  2. Note that he last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Loubiana, Nevada, New Mexico, Puerto Rico, Taxas, Washington, and Wilsconsin.)  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Loubiana, Nevada, New Mexico, Puerto Rico, Taxas, Washington, and Wilsconsin.)  3. No. Go to line 3.  3. Yes, Did your spouse, former spouse, or legal equivalent live with you at the time?  3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the parson shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule Df. (Official Form 190D), Schedule EF (Official Form 190E/F), or Schedule G (Official Form 190D), Schedule EF (Official Form 190E/F), or Schedule G (Official Form 190D), Schedule EF (In me					
Schedule H: Your Codebtors  Schedule H: Your Codebtors  12/15  Codebtors are people or entities who are also liable for any debts you may have. Be a complete and accurate as possible. If two mands people are thing together, both are equally responsible for supplying correct immunation, if more guess is needed, copy the Additional Page, fill if out, are thing together, both are equally responsible for supplying correct immunation. If more guess is needed, copy the Additional Page, fill if out, are thing to get the Additional Page and the Additional Page and the Additional Page, fill if out, are filling a joint case, do not list either spouse as a codebtor.  1. Do you have any codebtors? (if you are filling a joint case, do not list either spouse as a codebtor.)  2. Wes  2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizone, California, Idahot, Loubiana, Nevada, New Mexico, Puerio Rico, Taxas, Weshington, and Wisconsin.)  3. No. Go to line 3.  4. Yes. Did your spouse, former spouse, or legat equivalent live with you at the time?  3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 108D), Schedule E/F (Official Form 108E/F), or Schedule G (Official Form 108C), Use Schedule D, Schedule D, line  3.1  3.1  3.2  3.2  3.3  3.4  3.5  3.5  3.6  3.6  3.6  3.7  3.7  3.8  3.8  3.8  3.9  3.9  3.9  3.9  3.9					
Schedule H: Your Codebtors  12/15  Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more spece is needed, copy the Additional Page, fill it out, and number the entiries in the bose on the lot. Attach the Additional Page to this page, On the top of any Additional Pages, fill it out, and number the entires in the bose on the lot. Attach the Additional Page to this page, On the top of any Additional Pages, write your name and case number (if known). Answer overy quaetion.  1. Do you have any codebtors? (if you are filing a joint case, do not list either spouse as a codebtor.)  2. No   Ves   V					amended filing
Codebtors are people or entities who are also liable for any debte you may have. Be as complete and accurate as possible. If two married people are filting together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entiries in the boxes on the loft. Attach the Additional Page to this page. On the top of any Additional Pages, fill it out, and number (if known). Answer overy question.  1. Do you have any codebtors? (if you are filing a joint case, do not list either spouse as a codebtor.)  2. No.   Ves    Official	Form 106	3H			
are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.  1. Do you have any codebtore? (if you are filing a joint case, do not list either spouse as a codebtor.)    No   Yes	Sched	lule H: Y	our Codebto	rs	12/15
No   Yes   Yes   Within the last 8 years, have you lived in a community property state or ferritory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)   No. Go to line 3.	are filing to: and number	gether, both are r the entries in t	equally responsible for su he boxes on the left. Attac	inniving correct informat	ion. If more space is needed, copy the Additional Page, fill it out,
Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)   No. Go to line 3.   Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?   No. Go to line 3.   Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?   No. Go to line 3.   Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?   No. Go to line 3.   Fill in the name and current address of that person.   Name of your spouse, former spouse, or legal equivalent		have any codel	otors? (If you are filing a Joir	it case, do not list either sp	ouse as a codebtor.)
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Artzona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)    No. Go to line 3.   Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?   No. Go to line 3.   Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?   No. Go to line 3.   Fill in the name and current address of that person.   Name of your spouse, former spouse, or legal equivalent.   Your bear and current address of that person.					!
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?   No	2. Within	the last 8 years	, have you lived in a comm no, Louisiana, Nevada, New	unity property state or to Mexico, Puerto Rico, Texa	rritory? (Community property states and territories include s, Washington, and Wisconsin.)
Name of your spouse, former spouse, or legal equivalent    Number   Street	☑ No.	Go to line 3.			
Yes. In which community state or territory did you live?			se, former spouse, or legal e	quivalent live with you at th	e time?
Name of your spouse, former spouse, or legal equivalent    Number   Street					FILL II.
Number   Street	<u></u>	Yes. In which co	mmunity state or territory did	d you live?	Fill in the name and current address of that person.
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3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 108E/F), or Schedule G (Official Form 108G). Use Schedule D, Schedule E/F, or Schedule E/F, or Schedule G (Official Form 108G). Use Schedule D, Schedule E/F, or Schedule E/F, or Schedule G, Use Schedule D, Use Schedule D, Use Schedule D, Use Schedule D, Use Schedule G, Use Schedule	:	Name of your spous	e, former spouse, or legal equivalent		
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3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.  Column 1: Your codebtor  Column 2: The creditor to whom you owe the debt  Check all schedules that apply:  3.1  Name  Schedule D, line  Schedule E/F, line  Schedule B, line  Schedule B/F, line  Schedule B/F, line  Schedule B/F, line  Schedule G, line  Schedule G, line  Schedule G, line  Schedule G, line  Schedule B/F, line					
shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule E/F, or Schedule E/F, or Schedule G to fill out Column 2.    Column 1: Your codebtor		City	State	ZIP Co	de
Schedule D, line   Schedule E/F, line   Schedule G, line   Schedule G, line   Schedule G, line   Schedule D, line   Schedule G, line   Schedule D, line   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule G, line   Schedule G, line   Schedule G, line   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule E/F, line   Schedule G, line	shown Sched Sched	in line 2 again ule D (Official F ule E/F, or Sche	as a codebtor only if that p orm 106D), Schedule E/F (l edule G to fill out Column 2	erson is a guarantor or o Official Form 106E/F), or	cosigner. Make sure you have listed the creditor on Schedule G (Official Form 106G). Use Schedule D,  Column 2: The creditor to whom you owe the debt
Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule G, line   Schedule G, line   Schedule G, line   Schedule D, line   Schedule D, line   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule G, line   Schedule G, line   Schedule G, line   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule E/F, line   Schedule E/F, line   Schedule G, li	94		TA DOMESTICA POR AND		Check all schedules that apply:
Schedule E/F, line   Schedule G, line   Schedule G, line   Schedule G, line   Schedule G, line   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule E/F, line   Schedule G, line   Schedule G, line   Schedule D, line   Schedule D, line   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule E/F, line   Schedule E/F, line   Schedule G, li	<u>└</u>				·
City   State   ZIP Code	1				
3.2   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule G, line   Schedule D, line   Schedule D, line   Schedule D, line   Schedule E/F, line   Schedule E/F, line   Schedule E/F, line   Schedule G,	Numb	er Street			☐ Schedule G, line
Name  Name  Schedule D, line  Schedule E/F, line  Schedule G, line  City  State  ZiP Code  3.3  Schedule D, line  Schedule D, line  Schedule D, line  Schedule D, line  Schedule E/F, line  Schedule E/F, line  Schedule G, line  Schedule G, line	City		State	ZIP (	Code
Name	3.2				□ Schedule D line
Number         Street         Schedule G, line           City         State         ZiP Code           3.3         Schedule D, line           Name         Schedule E/F, line           Number         Street         Schedule G, line	Name	·			
State   ZiP Code	Numb	er Street			
3.3  Name  Number Street  Schedule D, line  Schedule E/F, line  Schedule G, line  Schedule G, line				710	<u> </u>
Name Schedule D, line Schedule E/F, line Number Street Schedule G, line	1	eng a samuel (gr. 1985) began service constant and the service constant	State		AND CONTRACTOR CONTRAC
Number Street Street Schedule E/F, line	<u> </u>	)			Schedule D, line
	1				
City State ZIP Code	Numb	per Street			Schedule G, line
	City		State	ZIP	Code

page 1 of \_\_\_\_

Debto	r 1	Waldemar Ruiz Cruz		(	ase number (If known)
		First Name Middle Name	Last Name		,
		Additional Page to List N	lore Codebtors		
ACS	Colum	ர் 1: Your codebtor			Column 2: The creditor to whom you owe the debt
3.					Check all schedules that apply:
	Name		· ,		Schedule D, line
	Mania				☐ Schedule E/F, line
	Numbe	r Street		, , , , , , , , , , , , , , , , , , ,	Schedule G, line
	City		State	ZIP Code	
3		A to the state of			
	Name				Schedule D, line
		*	·		Schedule E/F, line
	Numbe	r Street		1	Schedule G, line
	City		State	ZIP Code	
3					Schedule D, line
	Name				Schedule E/F, line
	Numbe	er Street			Schedule G, line
i			·		
	City	The state of the s	State	ZIP Code	Company and the second second second second second and the second
3					
Ш	Name				Schedule D, line
					Schedule E/F, line
	Numbe	er Street			Schedule G, line
	Çity		State	ZIP Code	(N. Sh ) Buillethe Milliam Short share was septiment (S. 18) - Ap. (M. M. Markether was septiment (N. S. 1. M.
3					
	Name	4			Schedule D, line
					Schedule E/F, line
	Numbe	ar Street			Schedule G, line
	City		State	ZIP Code	
3					D. Gabadula D. Kao
	Name	, , , , , , , , , , , , , , , , , , ,		-	<ul><li>□ Schedule D, line</li><li>□ Schedule E/F, line</li></ul>
					Schedule G, line
-	Numb	er Street			Goriedate O, inte
	City		State	ZiP Code	···
3.		The second secon	And the second staff and the second s	The state of the s	
	Name				Schedule D, line
Ī					Schedule E/F, line
Accession of the latest of the	Numb	er Street			Schedule G, line
	City		State	ZiP Code	
<u>ن.</u> ا					Schedule D, line
	Name				Schedule E/F, line
	***	Otroni.			Schedule G, line
-	Numb	er Street			

page \_\_\_ of \_\_\_

ZIP Code

State

Fill in this information to identify y	our case:			
Debtor 1 Waldemar Ruiz Cr				
First Name Debtor 2	Middle Name	Last Name		
(Spouse, If filling) First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: E	Eastern District of New Yor	rk		
Case number (If known)			Check if thi	
(п кломп)			🗹 An ame	•
				ement showing postpetition chapter 13 as of the following date:
Official Form 106l			MM / DD	O/ YYYY
Schedule I: You	r Income			12/15
supplying correct information. If vo	ou are married and not fil se is not filing with you, top of any additional pa	ing jointly, and yo do not include infe	ur spouse is living with yo ormation about your spou	2), both are equally responsible for u, include information about your spouse. se. If more space is needed, attach a lown). Answer every question.
Fill in your employment		kyre <u>ten sortu</u> llija		Debtor 2 or non-filling spouse
Information.		Debtor 1		Debot 2 of northing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	☑ Employed ☐ Not employ	ed	☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Truck Driver	4.00	
Occupation may include student or homemaker, if it applies.	• •			
	Employer's name	FedEx		·
	Employer's address	FedEx Freigl	nt Inc	Number Street
		Number Street 30 Fedex Pa	rkway	Number Sheet
•		2nd Floor Ho	orizontal	
		Collierville	TN 38017	
		City	State ZIP Code	City State ZIP Code
	How long employed the	ere?		
			-	
Part 2: Give Details About	t Monthly Income			
Estimate monthly income as of spouse unless you are separated	the date you file this for	rm. If you have noth	ing to report for any line, wr	ite \$0 in the space. Include your non-filing
If you or your non-filing spouse had below. If you need more space, a	ave more than one employ ttach a separate sheet to	yer, combine the info this form.	ormation for all employers fo	or that person on the lines
		ن بد چر	For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sal deductions). If not paid monthly,	lary, and commissions (i , calculate what the month	betore all payroll ly wage would be.	2. \$ 4,000.00	\$
3. Estimate and list monthly ove	rtime pay.		3. +\$0.00	+ \$
4. Calculate gross income. Add I	ine 2 + line 3.		4. \$ 4,000.00	\$
		0.100.000	* ************************************	

Case number (if known)

Debtor 1

Waldemar	Ruiz	Cruz
waluemai	nuiz	O UZ

		For	Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$	4,000.00	\$	
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	
5e. Insurance	5e.	\$	0.00	\$	
5f. Domestic support obligations	5f.	\$	0.00	\$	· · · · · · · · · · · · · · · · · · ·
5g. Union dues	5g.	\$	0.00	\$	}
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	\$ \$	0.00	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	
8. List all other Income regularly received:					
8a. Net income from rental property and from operating a business, profession, or farm					
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total			0.00		
monthly net income.	8a.	\$	0.00	\$ <u></u>	
8b. Interest and dividends	8b.	\$_	0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent				
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_	0.00	\$	1
8d. Unemployment compensation	<b>8</b> d.	\$_	0.00	\$	
8e. Social Security	8e.	\$	0.00	\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce				
Specify:	8f.	\$	0.00	\$	
8g. Pension or retirement income	8g.	\$_	0.00	\$	
8h. Other monthly income. Specify:	8h.	+\$_	0.00	+\$	
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_	0.00	\$	
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$_	4,000.00	+ \$=	\$ 4,000.00
11. State all other regular contributions to the expenses that you list in Sche	dule .	l.			
Include contributions from an unmarried partner, members of your household, friends or relatives.					
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailab	e to pay expe		s 0.00
Specify:	<del></del>		· · · · · · · · · · · · · · · · · · ·	11, <del>*</del>	\$
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain					\$4,000.00
13.Do you expect an increase or decrease within the year after you file this	form'	,			Combined monthly income
No.	. 101)21	•	·		
☐ Yes. Explain:					,,,,,

Fill in this information to identify	your case:					
Debtor 1 Waldemar Ruiz C	ruz	Check if thi	in for			
First Name Debtor 2	Middle Name Last Name	1		_		
(Spouse, If filing) First Name	Middle Name Lest Name	An ame		-	etition chapter 13	
United States Bankruptcy Court for the:	Eastern District of New York			he following		
Case number (If known)		MM / DD	) / YYYY	_		
Official Form 106J						
Schedule J: Yo	ur Expenses				12/15	
Be as complete and accurate as p Information. If more space is need (if known). Answer every question	ossible. If two married people are filing detach another sheet to this form.	ng together, both are equally re On the top of any additional p	esponsibl pages, wri	e for supplyi te your name	ng correct and case number	
Part 1: Describe Your Ho	usehold					
1. Is this a joint case?						
No. Go to line 2.  Yes. Does Debtor 2 live in a	separate household?					
☐ No ☐ Yes, Debtor 2 must f	ile Official Form 106J-2, Expenses for S	eparate Household of Debtor 2.	akeningaakan liiki kankalain ja lakenin ka liiki ka			
2. Do you have dependents?  Do not list Debtor 1 and	☐ No ☑ Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2		ependent's ge	Does dependent live with you?	
Debtor 2.  Do not state the dependents'	each dependent	Mother	- 6	0	☐ No	
names.			- <del>-</del>	<u> </u>	✓ Yes	
				<del></del>	i ∐ No □ Yes	
					□ No	
<i>:</i>		hard Market Washington			☐ Yes	
		4-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1			□ No □ Yes	
					☐ Yes	
		According to Marie Wall Street		<del></del>	☐ Yes	
Do your expenses include expenses of people other than yourself and your dependents			energy approach have because a selection	ek 122 - 1 - Verleikkopelikala als undalas seeks alse	n place demonstration and an account with the first section of the section of	
Part 2: Estimate Your Ong	oing Monthly Expenses					
	ur bankruptcy filing date unless you a					
expenses as of a date after the base applicable date.	ankruptcy is filed. If this is a supplem	ental Schedule J, check the bo	ox at the to	op of the for	n and fill in the	
	on-cash government assistance if you ed it on <i>Schedule I: Your Income</i> (Offi		9 9	Your expe	nses	
4. The rental or home ownership any rent for the ground or lot.	expenses for your residence. Include	first mortgage payments and	4.	\$	0.00	
If not included in line 4:					2.22	
4a. Real estate taxes			<b>4a.</b>	\$	0.00	
4b. Property, homeowner's, o	r renter's insurance		4b.	\$	0.00	
4c. Home maintenance, repai	r, and upkeep expenses		4c.	\$	0.00	
4d. Homeowner's association	or condominium dues		4d.	\$	0.00	

Debtor 1 Wa

Waldemar	Ruiz Cruz		

Case number (# known)\_\_\_\_\_

		-	Your ex	penses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6.	Utilities:	6a.	\$	0.00
:	<ul><li>6a. Electricity, heat, natural gas</li><li>6b. Water, sewer, garbage collection</li></ul>	6b.	\$	
	6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services	6c,	\$	
	ed. Other Specify:	6d.	\$	0.00
7.		7.	\$	1,500.00
		8.	e	0.00
: 8.	Childcare and children's education costs	9.	Ψ \$	150.00
9.	Clothing, laundry, and dry cleaning	10.	φ \$	100.00
10.	Personal care products and services  Medical and dental expenses	11.	\$	100.00
11.	·		Ψ	
12.	Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$	250.00
:13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	100.00
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
1	15a. Life insurance	15a.	\$	0.00
ì	15b. Health insurance	15b.	\$	0.00
1	15c. Vehicle Insurance	15c.	\$	632.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	0.00
17.	Installment or lease payments:			
:	17a. Car payments for Vehicle 1	17a.	\$	980.00
:	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify: Motorcycle	17c.	\$	145.00
:	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			
1	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

btor 1		Case number (# known)	
	First Name Last Name		
Other. S	pecify:	21.	+\$ 0.00
Calculat	e your monthly expenses.		
22a. Add	lines 4 through 21.	22a.	\$ 4,107.00
22b. Cop	y line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	<b>22</b> b.	\$ 0.00
22c. Add	line 22a and 22b. The result is your monthly expenses.	22c.	\$\$4,107.00
	your monthly net income.		s 4,000.00
23a. Co	by line 12 (your combined monthly income) from Schedule I.	23а.	Ψ
23b. Co	by your monthly expenses from line 22c above.	23b.	-\$ <u>4,107.0</u>
	otract your monthly expenses from your monthly income.		s -107.0
The	e result is your monthly net income.	<b>23</b> c.	¥
-	xpect an increase or decrease in your expenses within the year after you f		
	ple, do you expect to finish paying for your car loan within the year or do you expayment to increase or decrease because of a modification to the terms of your		
	payment to increase or decrease because of a modification to the terms of your	mongago.	
☑ No.		$(x_1,x_2,x_3)$ , $(x_1,x_2)$ , $(x_1,x_2)$ , $(x_1,x_2)$ , $(x_2,x_3)$ , $(x_1,x_2)$	тиват везущеннях ,
		жээц сэгдэгээр ганаан хамаан ханаан хүс (Уула) хэл охолоон ханаа	nace and well-ups, A, A in the Thinds and automatical integer ( Anti-Asymmetrical integer)
☑ No.		и на водинарни нашиналничником по се се на во политивани	man en vanture, « de cumbe chance en